

(Official Form 1) (9/97)

FORM B1 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION		Voluntary Petition
NAME OF DEBTOR (if individual, enter Last, First Middle): DEVOE, MICHELE	NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle):	
ALL OTHER NAMES USED BY THE DEBTOR IN THE LAST 6 YEARS (include married, maiden, and trade names): MICHELE L DEVOE	ALL OTHER NAMES USED BY THE JOINT DEBTOR IN THE LAST 6 YEARS (include married, maiden, and trade names):	
SOC. SEC./TAX I.D. NO. (if more than one, state all): ***-**-2703	SOC. SEC./TAX I.D. NO. (if more than one, state all):	
STREET ADDRESS OF DEBTOR: 28 MCGARITY RD PARK FOREST IL 60466 <div style="text-align: right;">Ph: 708/926-5763</div>	STREET ADDRESS OF JOINT DEBTOR:	
COUNTY OF RESIDENCE OR OF THE PRINCIPAL PLACE OF BUSINESS: Cook	COUNTY OF RESIDENCE OR OF THE PRINCIPAL PLACE OF BUSINESS:	
MAILING ADDRESS OF DEBTOR: SAME	Chapter 13W/Plan	
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (if different from street address above): NOT APPLICABLE		
Information Regarding the Debtor (Check the Applicable Boxes)		
VENUE (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.		
TYPE OF DEBTOR (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____	CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding	
NATURE OF DEBTS (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business	FILING FEE (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments for the co-debtor is: _____ Rule 1006	
CHAPTER 11 SMALL BUSINESS (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. §101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. §1121(e) (Optional)	U.S. Bankruptcy Court Northern District of Illinois Filed: 12/20/2004 Time: 11:37:26 Debtor: MICHELE DEVOE Case: 04-46595 Fee: 194 Chapter: 13 Rec. #: 3116234 Judge: John Squires 341 mtg: 01/18/2005 @ 01:00PM ConfHrg: 02/02/2005 @ 10:30AM Trustee: MARILYN MARSHALL	
STATISTICAL/ADMINISTRATIVE INFORMATION (Estimates Only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		
ESTIMATED NO. OF CREDITORS: <input checked="" type="checkbox"/> 1-15 ESTIMATED ASSETS (thousands): <input checked="" type="checkbox"/> \$50,001 to \$100,000 ESTIMATED DEBTS (thousands): <input checked="" type="checkbox"/> \$50,001 to \$100,000		



1:04BK46595-BK001

Voluntary Petition (This page must be completed and filed in every case)		NAME OF DEBTOR(S): FORM B1, Page 2	
PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS			
LOCATION WHERE FILED: NORTHERN DIST/EASTERN DIV		CASE NUMBER: 02-37111/04-33822	DATE FILED: 9/25/02 - 9/13/04
PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR			
NAME OF DEBTOR:		CASE NUMBER:	DATE:
DISTRICT:		RELATIONSHIP:	JUDGE:
SIGNATURES			
SIGNATURE(S) OF DEBTOR(S) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7, 11, 12 or 13 of title 11, U.S. Code, understand the relief available under each such chapter and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.] X <u>Michelle DeVoe</u> Debtor: X Joint Debtor: Telephone No. (if In Pro Per): Date:		SIGNATURE OF DEBTOR (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Signature of Authorized Individual Name: Title: Date:	
SIGNATURE OF ATTORNEY X <u>Thomas Holstein</u> Attorney: Thomas Holstein Bar No.: Firm Name: Thomas Holstein Address: 109 WEST ELM STREET CHICAGO, ILLINOIS 60610 Bar No. 1251716 Telephone No: (312)951-7399 Date:		SIGNATURE OF NON-ATTORNEY PETITION PREPARER I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Name: Social Security Number: Address:	
EXHIBIT A (To be completed if debtor is required to file periodic reports (e.g., forms 10K & 10Q) with the SEC pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) [] Exhibit A is attached and made a part of this petition.		Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.	
EXHIBIT B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, U.S. Code, and have explained the relief available under each such chapter. X <u>Thomas Holstein</u> Attorney: Thomas Holstein Date:		X _____ Signature of Preparer Date: A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 USC §110; 18 USC §156	

MICHELE DEVOE
28 MCGARITY RD
PARK FOREST IL 60466

SBC AMERITECH
PO BOX 4520
CAROL STREAM, IL.
60197-4520

Thomas Holstein
109 West Elm Street
Chicago, Illinois 60610
Bar No. 1251716

TWIN ARBOR IN PARK FOREST
20200 GOVERNORS DRIVE#101
OLYMPIA FIELDS IL 60461

AMERICAN GENERAL
3632 W. 95TH ST
EVERGREEN PARK, IL. 60805

AT&T % RMA
1500 COMMERCE DR
MENDOTA HTS MN 55120

AT&T WIRELESS
% ACTIVE CREDIT SERVICES
PO BOX 80370
PORTLAND OR 97280

GMAC MORTGAGE
% SHAPIRO & KREISMAN
15W030 N. FRONTAGE RD #100
BURR RIDGE IL 60527

MCI CONSUMER MARKETS
PO BOX 4450
BRIDGETON MO 63044

ONYX ACCEPTANCE
27051 TOWNE CENTRE DR
FOOTHILL RANCH CA 92610

ORCHARD BANK/HOUSEHOLD CREDIT
PO BOX 17051
BALTIMORE MD 21297

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re MICHELE DEVOE

Case No.
Chapter 13
/ Debtor

Attorney for Debtor: Thomas Holstein

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	A M O U N T S ASSETS	S C H E D U L E D LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 54,700.00		
B - Personal Property	Yes	3	\$ 23,110.00		
C - Property Claimed As Exempt	Yes	1			
D - Creditor Holding Secured Claims	Yes	1		\$ 69,026.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$ 4,192.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 1,965.55
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,505.55
Total Number of sheets in ALL Schedules > 12					
Total Assets > \$ 77,810.00					
Total Liabilities > \$ 73,218.00					

In re: MICHELE DEVOE

/ Debtor

Case No.

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	H	Market	Amount of
		W	Value of	Secured
		J	Debtor's	Claim
		C	Interest	
28 MCGARITY RD, PARK FOREST IL			\$ 54,700	\$ 49,500
Total			\$ 54,700	

In re: MICHELE DEVOE / Debtor Case No.

SCHEDULE B - PERSONAL PROPERTY

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim
1. Cash on hand. <i>CASH</i>			\$ 50
2. Checking, savings or other financial accounts, certificates of deposits or shares in banks, savings, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. <i>BANK ONE CHECKING</i>			\$ 70
<i>BANK ONE SAVINGS</i>			\$ 620
3. Security deposits with public utilities, telephone companies, landlords, and others. <input checked="" type="checkbox"/> NONE			
4. Household goods and furnishings, including audio, video, and computer equipment. <i>ALL HOUSEHOLD FURNISHINGS</i>			\$ 520
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. <i>BOOKS AND PICTURES</i>			\$ 70
6. Wearing apparel. <i>ALL WEARING APPAREL</i>			\$ 280
7. Furs and jewelry. <input checked="" type="checkbox"/> NONE			
8. Firearms and sports, photographic, and other hobby equipment. <input checked="" type="checkbox"/> NONE			
9. Interests in insurance policies. <i>LIFE INSURANCE POLICY HAS NO CASH VALUE</i>			
10. Annuities. <input checked="" type="checkbox"/> NONE			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. <i>401K</i>			\$ 5,000

In re: MICHELE DEVOE

/ Debtor

Case No.

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim
12. Stock and interests in incorporated and unincorporated businesses. [x] NONE			
13. Interests in partnerships or joint ventures. [x] NONE			
14. Government and corporate bonds and other negotiable and non-negotiable instruments. [x] NONE			
15. Accounts receivable. [x] NONE			
16. Alimony, maintenance, support, and property settlements, to which the debtor is or may be entitled. <i>DEBTOR HAS BEEN NOTIFIED BY CHILD SUPPORT ENFORCEMENT THAT HER PAYMENTS ARE TO BEGIN LATE NOV/EARLY DEC 2004-DEBTOR WILL RECEIVE \$74.00 PER MONTH-THAT IS INCLUDING ARREARS OWED CHILD SUPPORT ARREARS</i>			\$ 6,500
17. Other liquidated debts owing debtor including tax refunds. [x] NONE			
18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. [x] NONE			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. [x] NONE			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and the rights to setoff claims. [x] NONE			
21. Patents, copyrights, and other intellectual property. [x] NONE			
22. Licenses, franchises, and other general intangibles. [x] NONE			

In re: MICHELE DEVOE

/ Debtor

Case No.

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim
23. Automobiles, trucks, trailers, and other vehicles and accessories. 2001 FORD ESCAPE			\$ 10,000
24. Boats, motors, and accessories. [x] NONE			
25. Aircraft and accessories. [x] NONE			
26. Office equipment, furnishings, and supplies. [x] NONE			
27. Machinery, fixtures, equipment, and supplies used in business. [x] NONE			
28. Inventory. [x] NONE			
29. Animals. [x] NONE			
30. Crops - growing or harvested. [x] NONE			
31. Farming equipment and implements. [x] NONE			
32. Farm supplies, chemicals, and feed. [x] NONE			
33. Other personal property of any kind not already listed. [x] NONE			

Total \$ 23,110

In re: MICHELE DEVOE

/ Debtor

Case No.

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[x] 11 USC 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, and state or local laws.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property w/o Deducting Exemption
<u>Real Property</u>			
28 MCGARITY RD, PARK FOREST IL	735 ILCS 5/12-901	\$ 5,200	\$ 54,700
<u>Cash on hand</u>			
CASH	735 ILCS 5/12-1001(b)	\$ 50	\$ 50
<u>Deposits of money with banks, etc</u>			
BANK ONE CHECKING	735 ILCS 5/12-1001(b)	\$ 70	\$ 70
BANK ONE SAVINGS	735 ILCS 5/12-1001(b)	\$ 620	\$ 620
<u>Household goods and furnishings</u>			
ALL HOUSEHOLD FURNISHINGS	735 ILCS 5/12-1001(b)	\$ 520	\$ 520
<u>Books, pictures, art and collections</u>			
BOOKS AND PICTURES	735 ILCS 5/12-1001(a)	\$ 70	\$ 70
<u>Wearing apparel</u>			
ALL WEARING APPAREL	735 ILCS 5/12-1001(a)	\$ 280	\$ 280
<u>Interests in pension or profit sharing plans</u>			
401K	735 ILCS 5/12-1006	\$ 5,000	\$ 5,000
<u>Alimony, maintenance, support, property settlements</u>			
CHILD SUPPORT ARREARS	735 ILCS 5/12-1001(g)(4)	\$ 6,500	\$ 6,500
<u>Automobiles, trucks, trailers, etc, and accessories</u>			
2001 FORD ESCAPE	735 ILCS 5/12-1001(c)	\$ 0	\$ 10,000

In re: MICHELE DEVOE / Debtor Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Creditor Name and Address	Date, Nature of Lien, Description & Value	Claim Amount	Unsecured Portion and Notes*
1. Account No. GMAC MORTGAGE % SHAPIRO & KREISMAN 15W030 N. FRONTAGE RD #100 BURR RIDGE IL 60527	2/99 Mortgage-Residence 28 MCGARITY RD, PARK FOREST IL Value: \$ 54,700.00	\$ 49,500.00	\$ 0.00
2. Account No. 04CH-10858 GMAC MORTGAGE % SHAPIRO & KREISMAN 15W030 N. FRONTAGE RD #100 BURR RIDGE IL 60527	ARREARS ON MORTGAGE RESIDENCE Value: \$ 7,350.00	\$ 7,350.00	\$ 0.00
3. Account No. 01158305402 ONYX ACCEPTANCE 27051 TOWNE CENTRE DR FOOTHILL RANCH CA 92610	CAR LOAN 2001 FORD ESCAPE Value: \$ 10,000.00	\$ 12,176.00	\$ 2,176.00
4. Account No. TWIN ARBOR IN PARK FOREST 20200 GOVERNORS DRIVE#101 OLYMPIA FIELDS IL 60461	NOTICE ONLY NOTICE ONLY Value: \$ 0.00	\$ 0.00	\$ 0.00

No continuation sheets attached

Subtotal: \$ 69,026.00
Total: \$ 69,026.00

In re: MICHELE DEVOE

/ Debtor

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

- [X] Debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

[] **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. S507(a)(2).

[] **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. S507(a)(3).

[] **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. S507(a)(4).

[] **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4000* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. S507(a)(5).

[] **Deposits by individuals**

Claims of individuals up to \$1800* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. S507(a)(6).

[] **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. S507(a)(7).

[] **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. S507(a)(8).

[] **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. S507(a)(9).

* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re: MICHELE DEVOE

/ Debtor

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
1. Account No. 127832772369 AMERICAN GENERAL 3632 W. 95TH ST EVERGREEN PARK, IL. 60805	GENERAL GOODS	\$ 2,588.00
2. Account No. 71436791030 AT&T % RMA 1500 COMMERCE DR MENDOTA HTS MN 55120	Utility bills	\$ 185.00
3. Account No. 808516 AT&T WIRELESS % ACTIVE CREDIT SERVICES PO BOX 80370 PORTLAND OR 97280	Utility bills	\$ 610.00
4. Account No. MCI CONSUMER MARKETS PO BOX 4450 BRIDGETON MO 63044	Utility bills	\$ 235.00
5. Account No. 5440455004307222 ORCHARD BANK/HOUSEHOLD CREDIT PO BOX 17051 BALTIMORE MD 21297	Credit card purchases	\$ 484.00
6. Account No. SBC AMERITECH PO BOX 4520 CAROL STREAM, IL. 60197-4520	Utility bills	\$ 90.00

No continuation sheets attached

Subtotal: \$ 4,192.00
Total: \$ 4,192.00

In re: MICHELE DEVOE

/ Debtor

Case No.

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Name and Address of Other Parties to Instrument	Notes of Contract or Lease and Debtor's Interest
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☒ [X] No executory contracts or unexpired leases.

In re: MICHELE DEVOE / Debtor Case No. _____

SCHEDULE H - CODEBTORS

Name and Address
of Codebtor

Name and Address
of Creditor

☒ Debtor has no codebtors.

In re: MICHELE DEVOE

/ Debtor

Case No.

SCHEDULE I—CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

DEBTOR'S MARITAL STATUS: *Single*

DEPENDENTS OF DEBTOR AND SPOUSE: None

EMPLOYMENT:

	<u>DEBTOR</u>	<u>SPOUSE</u>
Occupation:	ASSEMBLY TECH	
Name of Employer:	SOLO /SWEETHEART	
How Long Employed:	23 YRS	
Employer Address:	7575 S KOSTNER CHICAGO IL	

	<u>DEBTOR</u>	<u>SPOUSE</u>
INCOME:		
Current monthly gross wages, salary, and commissions	\$ 2,867.30	\$
Estimated monthly overtime	\$ 0.00	\$
SUBTOTAL	\$ 2,867.30	\$
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 500.49	\$
b. Insurance	\$ 277.27	\$
c. Union dues	\$ 0.00	\$
d. Other: 401K LOAN-DEBTOR OWES \$7,000=APPROX 79 MO TO PAY ENTIRE BALANCE	\$ 197.99	\$
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 975.75	\$
TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,891.55	\$
Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$
Income from real property	\$ 0.00	\$
Interest and dividends	\$ 0.00	\$
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$
Social security or other government assistance	\$ 0.00	\$
Pension or retirement income	\$ 0.00	\$
Other monthly income	\$ 0.00	\$
PER LETTER RECD- AMOUNT INCLUDES ARREARS	\$ 74.00	\$
TOTAL MONTHLY INCOME	\$ 1,965.55	\$
TOTAL COMBINED MONTHLY INCOME	\$ 1,965.55	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE

In re: MICHELE DEVOE

/ Debtor

Case No.

SCHEDULE J—CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

[] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$ 638.94
Are real estate taxes included? Yes <u>x</u> No <u> </u>	
Is property insurance included? Yes <u>x</u> No <u> </u>	
Utilities: Electricity and heating fuel	\$ 165.00
Water and sewer	\$ 41.61
Telephone	\$ 40.00
Other	\$ 0.00
Home maintenance (repairs and upkeep)	\$ 0.00
Food	\$ 330.00
Clothing	\$ 30.00
Laundry and Dry cleaning	\$ 20.00
Medical and Dental expenses	\$ 10.00
Transportation (not including car payments)	\$ 120.00
Recreation, clubs, and entertainment, newspaper, magazines, etc.	\$ 0.00
Charitable contributions	\$ 0.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ 0.00
Life	\$ 0.00
Health	\$ 0.00
Auto	\$ 110.00
Other	\$ 0.00
Taxes (not deducted from wages or included in home mortgages)	\$ 0.00
Installment payments:(Do not list payments to be included in the plan)	
Auto	\$ 0.00
Other	\$ 0.00
Alimony, maintenance, and support paid to others	\$ 0.00
Payments for support of additional dependents not living at your home	\$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
Other	\$ 0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 1,505.55

FOR CHAPTER 12 AND 13 DEBTORS ONLY

A. Total projected monthly income	\$ 1,965.55
B. Total projected monthly expenses	\$ 1,505.55
C. Excess income (A minus B)	\$ 460.00
D. Total amount to be paid into plan Monthly	\$ 460.00

In re: _____ / Debtors Case No. _____

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing Summary and Schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge information and belief.

Date 12-3-04

Signature

Michelle De Voe
Debtor

Date _____

Signature

Joint Debtor

Penalty for making a false statement or concealing property. Fines of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re MICHELE DEVOE

Case No.
Chapter 13
/ Debtor

Attorney for Debtor: Thomas Holstein

STATEMENT OF FINANCIAL AFFAIRS

1. Income from Employment or Operation of Business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this case calendar year.

EMPLOYMENT OF DEBTOR

Income, year to date: 31,541

Last year: 15,000

Year before:

Source(s):

2. Income other than from Employment or Operation of Business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case.

[X] None

3. Payments to Creditors.

a. List all payments on loans, installments, purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case.

[X] None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.

☒ None

4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

Case title: *GMAC MTG V DEVOE*

Case #: *04CH10858*

Court/Agency location: *COOK COUNTY CHANCERY*

Nature of proceeding: *FORECLOSURE*

Suit status: *PENDING-SUMMONS RECD 7/8/04*

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

☒ None

5. Repossessions, Foreclosures and Returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.

☒ None

6. Assignments and Receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

☒ None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.

☒ None

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

☒ None

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case.

☒ None

9. Payments Related to Debt Counseling or Bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Payee: *Thomas Holstein*
Address: *109 West Elm Street*
Addr2: *Chicago, Illinois 60610, Bar No. 1251716*
Date of payment:
Payor: *MICHELE DEVOE*
Payment/Value: *\$ 500.00*

10. Other Transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as a security within one year immediately preceding the commencement of this case.

☒ None

11. Closed Financial Accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions.

☒ None

12. Safe Deposit Boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.

☒ None

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case.

☒ None

14. Property held for Another Person.

List all property owned by another person that the debtor holds or controls.

☒ None

15. Prior Address of Debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case.

☒ None

16. Nature, Location and Name of Business.

a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within two years immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within two years immediately preceding the commencement of this case.

☒ None

17. Books, records and financial statements.

a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised keeping of books of account and records of the debtor.

☒ None

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

☒ None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

☒ None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within two years immediately preceding the commencement of this case by the debtor.

☒ None

18. Inventories.

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

☒ None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

☒ None

19. Current Partners, Officers, Directors and Shareholders.

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

☒ None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

☒ None

20. Former partners, officers, directors and shareholders.

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

☒ None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

☒ None

21. Withdrawals from a Partnership or Distributions by a Corporation.

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

☒ None

In re: _____ / Debtors Case No. _____

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

Date 12-3-04

Signature *Michael DeVoe*
Debtor

Date _____

Signature _____
Joint Debtor

Penalty for making a false statement or concealing property. Fines of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

Statement of Affairs

UNITED STATES BANKRUPTCY COURT
NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$130 filing fee plus \$45 administrative fee)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to the priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$130 filing fee plus \$30 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$30 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family farmer (\$200 filing fee plus \$30 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

12-3-04
Date

Michael DeVoe
Signature of Debtor

Case Number

Debtor Copy / Court Copy
(B 201 Rev 4/98)

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re MICHELE DEVOE

Case No.
Chapter 13
/ Debtor

Attorney for Debtor: Thomas Holstein

STATEMENT Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:
 - a) For legal services rendered, or to be rendered in contemplation of
and in connection with this case \$ 1,000.00
 - b) Prior to the filing of this Statement, Debtor(s) has paid. 500.00
 - c) Balance Due 500.00
3. The Filing Fee *has been paid*.
4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11, U.S.C.
 - b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the first meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
none other.
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and *none other.*
7. The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
None.
8. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid except as follows: *None.*

Dated:

Respectfully submitted,

Attorney for Petitioner: Thomas Holstein
109 West Elm Street
Chicago, Illinois 60610
Bar No. 1251716